

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

CHAD MCCRAY,

Plaintiff,

-against-

SOLOMON & SOLOMON PC,

Defendant.

APR - 9 2010

BROOKLYN OFFICE

CV 10 - 1621
VERIFIED COMPLAINT and DEMAND
FOR JURY TRIAL

MATSUMOTO, J.
J. ORENSTEIN, M.J.

NOW COMES Plaintiff, Chad McCray ("Plaintiff"), by and through his attorneys, Krohn & Moss, Ltd., for his Verified Complaint against Defendant, Solomon & Solomon PC ("Defendant"), alleges as follows:

Nature of the Action

1. This action is brought by Plaintiff pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq.* ("FDCPA").

Parties

2. Plaintiff is a natural person residing in Brooklyn, Kings County, New York.
3. Plaintiff is allegedly obligated to pay a debt and is a consumer as defined by 15 U.S.C. § 1692a(3).
4. Defendant is a company with its headquarters in Albany, New York.
5. Defendant is a debt collector as defined by 15 U.S.C. § 1692a(6), and sought to collect a consumer debt from Plaintiff.
6. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives and insurers.

Jurisdiction and Venue

7. Jurisdiction of this court arises pursuant to 15 U.S.C. § 1692k(d), which states that such actions may be brought and heard before “any appropriate United States district court without regard to the amount in controversy.”

8. Because Defendant conducts business in the state of New York, personal jurisdiction is established

9. Venue is proper pursuant to 28 U.S.C. § 1391(b)(2).

10. Declaratory relief is available pursuant to the Declaratory Judgment Act, 28 U.S.C. §§ 2201 - 2202.

Factual Allegations

11. Defendant constantly and continuously places collection calls to Plaintiff seeking and demanding payment for an alleged debt.

12. Defendant places collection calls to Plaintiff daily.

13. Defendant places collection calls Plaintiff on his cellular phone number and home phone number.

14. Defendant places collection calls to Plaintiff from 518-724-3000.

15. Defendant disclosed details of Plaintiff’s alleged debt to Plaintiff’s mother in law (*see Exhibit A hereto*).

16. Defendant did not identify itself in subsequent communications by hanging up on Plaintiffs answering machine without leaving messages.

CLAIM FOR RELIEF

17. Defendant’s violations of the FDCPA include, but are not limited to, the following:


- a. Defendant violated §1692b(2) of the FDCPA by stating Plaintiff owes a debt to Plaintiff's mother in law;
 - b. Defendant violated §1692c(b) of the FDCPA by communicating with Plaintiff's mother in law in connection with the collection of Plaintiff's debt;
 - c. Defendant violated §1692d of the FDCPA by engaging in conduct of which the natural result is the abuse and harassment of the Plaintiff; and
 - d. Defendant violated §1692d(5) of the FDCPA when Defendant caused Plaintiff's telephone to ring repeatedly and continuously with the intent to annoy, abuse, and harass Plaintiff.
18. Plaintiff is entitled to his attorney's fees and costs incurred in this action.
19. This case presents an actual and justiciable controversy within the meaning of the Declaratory Judgment Act, 28 U.S.C. §§ 2201 - 2202.

WHEREFORE, Plaintiff prays that judgment be entered against Defendant for the following:

- (1) Declaratory judgment that Defendant's conduct violated the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq*;
- (2) Statutory damages of \$1000.00 pursuant to 15 U.S.C. § 1692k
- (3) Reasonable attorneys' fees, costs pursuant to 15 U.S.C. § 1692k; and
- (4) Awarding such other and further relief as may be just, proper and equitable.

Dated: March 26, 2010

KROHN & MOSS, LTD.

By: 

Adam T. Hill
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Attorney for Plaintiff

DEMAND FOR JURY TRIAL

PLEASE TAKE NOTICE that Plaintiff, Chad McCray, hereby demands a jury trial in this matter.

VERIFICATION

STATE OF NEW YORK)

:ss.:

COUNTY OF _____)

Plaintiff, Chad McCray, being duly sworn, deposes and says:

1. I am the Plaintiff in this civil proceeding;
2. I have read the foregoing Verified Complaint prepared by my attorneys and I believe that all of the facts contained therein are true and correct, to the best of my knowledge, and formed after reasonable inquiry;
3. I believe that this civil Complaint is well ground in fact and warranted by existing law or by a good faith argument for the extension, modification or reversal of existing law;
4. I believe that this civil Complaint is not interposed for any improper purpose, such as to harass any Defendant(s), cause unnecessary delay to any Defendant(s), or create a needless increase in the cost of litigation to any Defendant(s), named in the Complaint.
5. I have filed this Complaint in good faith and solely for the purposes set forth in it;
6. Each and every exhibit I have provided to my attorneys, which has/have been attached to this Complaint, is/are true and correct copy(s) of the original(s); and
7. Except for clearly indicated redactions made by my attorneys where appropriate, I have not altered, changed, modified or fabricated the exhibit(s), except that some of the attached may contain some of my own handwritten notations.

Pursuant to 28 U.S.C. § 1746(2), I, Chad McCray, hereby declare (or certify, verify or state) under penalty of perjury that the foregoing is true and correct.

Dated: 3/18/10

Chad McCray
Chad McCray